

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 23-14312-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edgar Santiago  
aka Edgar Santiago Sr  
22 Ember Lane  
Willingboro, NJ 08046

Social Security No.:

xxx-xx-1926

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

on 8/13/25 at 09:00 AM

to consider and act upon the following:

**45** – Creditor's Certification of Default (related document: 42 Order on Motion For Relief From Stay) filed by Denise E. Carlon on behalf of PLANET HOME LENDING, LLC. Objection deadline is 07/14/2025. (Attachments: # 1 Exhibit A – Order Curing Post-Petition Arrears # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) (Carlon, Denise)

Dated: 7/8/25

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Edgar Santiago  
Debtor

Case No. 23-14312-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 08, 2025

User: admin  
Form ID: ntchrgbk

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2025:

Recip ID	Recipient Name and Address
db	+ Edgar Santiago, 22 Ember Lane, Willingboro, NJ 08046-2420

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PLANET HOME LENDING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor Credit Union of New Jersey dupont@redbanklaw.com lori@redbanklaw.com
Stacey L. Mullen	on behalf of Debtor Edgar Santiago slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5